

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JASON P. ATKIN

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-10314

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2020 and confirmed on 7/6/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		90,300.00
Less Refunds to Debtor	1,334.50	
TOTAL AMOUNT OF PLAN FUND		88,965.50

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,647.31	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,147.31

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 4735	0.00	57,626.63	0.00	57,626.63
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 4735	9,360.25	9,360.25	0.00	9,360.25
	PA STATE EMPLOYEES CU/PSECU Acct: 2426	8,738.36	8,738.36	1,053.73	9,792.09
					76,778.97

Priority					
	REBEKA A SEELINGER ESQ Acct:	0.00	0.00	0.00	0.00
	JASON P. ATKIN Acct:	0.00	0.00	0.00	0.00
	JASON P. ATKIN Acct:	1,334.50	1,334.50	0.00	0.00
	SEELINGER LAW CORPORATION Acct:	0.00	0.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct:	3,500.00	3,500.00	0.00	0.00
	QUICKEN LOANS LLC FKA QUICKEN LOA Acct: 4735	650.00	650.00	0.00	650.00
					650.00

Unsecured					
	ASSET ACCEPTANCE CORP Acct:	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 7812	3,187.46	362.03	0.00	362.03
	QUANTUM3 GROUP LLC - AGENT MOMA Acct: 6583	1,074.39	122.03	0.00	122.03
	DISCOVER BANK(*) Acct: 3590	7,961.96	904.33	0.00	904.33
	MIDLAND FUNDING Acct: 6109	0.00	0.00	0.00	0.00
	MILLCREEK COMMUNITY HOSPITAL	0.00	0.00	0.00	0.00

20-10314

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	MYERS FAMILY CHIROPRACTIC	0.00	0.00	0.00	0.00
Acct:					
	PA STATE EMPLOYEES CU/PSECU	3,704.89	420.81	0.00	420.81
Acct: 2426					
	PNC BANK NA	8,103.42	920.40	0.00	920.40
Acct: 5255					
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
Acct: 0296					
	MIDLAND CREDIT MANAGEMENT INC - A	5,807.47	659.62	0.00	659.62
Acct: 1006					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
	MICHAEL F RATCHFORD ESQ	0.00	0.00	0.00	0.00
Acct:					
	SCOTT AND ASSOCIATES	0.00	0.00	0.00	0.00
Acct:					
					3,389.22

TOTAL PAID TO CREDITORS

80,818.19

TOTAL CLAIMED

PRIORITY 650.00

SECURED 18,098.61

UNSECURED 29,839.59

Date: 06/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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600 GRANT STREET
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PITTSBURGH, PA 15219
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IN RE:

JASON P. ATKIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-10314

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jason P. Atkin
Debtor

Case No. 20-10314-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jun 25, 2025

Form ID: pdf900

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:

Recip ID	Recipient Name and Address
db	+ Jason P. Atkin, 234 E 4th Street, Waterford, PA 16441-9728
15236816	+ Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15236808	Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Jun 26 2025 00:31:00	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
15236809	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:33:59	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15240503	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 26 2025 00:34:02	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15236810	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 26 2025 00:31:00	Comenitycb/serta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15242007	Email/Text: mrdiscen@discover.com	Jun 26 2025 00:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
15236811	+ Email/Text: mrdiscen@discover.com	Jun 26 2025 00:30:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15236812	^ MEBN	Jun 26 2025 00:21:15	KML Law Group PC, Attn. Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15239097	Email/PDF: resurgentbknofications@resurgent.com	Jun 26 2025 00:33:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15236813	^ MEBN	Jun 26 2025 00:21:49	Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15252246	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 26 2025 00:31:00	Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036, Warren MI 48090-2036
15236814	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 26 2025 00:31:00	Midland Funding LLC, 2365 Northsdie Dr #300, San Diego, CA 92108-2710
15236815	+ Email/Text: ptacct@mchl.org	Jun 26 2025 00:31:00	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
15236817	+ Email/Text: bankruptcyntices@psecu.com		

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jun 25, 2025

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		Jun 26 2025 00:31:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15236818	Email/Text: Bankruptcy.Notices@pnc.com	Jun 26 2025 00:30:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15258813	Email/Text: Bankruptcy.Notices@pnc.com	Jun 26 2025 00:30:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15253005	+ Email/Text: bankruptcyntices@psecu.com	Jun 26 2025 00:31:00	PSECU, PO BOX 67013, HARRISBURG PA 17106-7013
15260680	Email/Text: bnc-quantum@quantum3group.com	Jun 26 2025 00:31:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15236819	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jun 26 2025 00:31:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15243985	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jun 26 2025 00:31:00	Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		QUICKEN LOANS INC.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15236821	*	Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
15236822	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15236823	*+	Comenitycb/serta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15236824	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15236825	*+	KML Law Group PC, Attn. Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15236826	*+	Michael F. Ratchford, Esquire, Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104, Moosic, PA 18507-2161
15236827	*+	Midland Funding LLC, 2365 Northsdie Dr #300, San Diego, CA 92108-2710
15236828	*+	Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
15236829	*+	Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722
15236830	*+	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15236831	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15236832	*+	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15236833	*+	Scott & Associates, P.C., Attn. Michael B. Voll, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15236820	##+	Scott & Associates, P.C., Attn. Michael B. Voll, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 2 Undeliverable, 14 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2025

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jun 25, 2025

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor QUICKEN LOANS INC. mmiksich@kmlawgroup.com
Matthew Fissel	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com, wbecf@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor Jason P. Atkin rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7